

**REMARKS**

Further to Applicant's reply dated December 21, 2004, Applicant respectfully requests reconsideration of the present application in view of the foregoing amendments and the reasons that follow.

Claims 1, 20, 50, 79, 99, 115, 143, 159, 201, 214, 253, 266, 339, 345, 351 and 357 have been amended.

After amending the claims as set forth above, claims 1-5, 13-28, 30-34, 40-44, 50-66, 79-92, 99-106, 115-128, 143-150, 159-172, 187-193, 195, 197, 199, 201-226, 253-278, 305, 307, 309-312, 315-316, 319-322, 324, 326, 328, 330, 332-333, 336-337, and 339-362 remain pending. Claims 6-12, 29, 35-39, 45-49, 67-78, 93-98, 107-114, 129-142, 151-158, 173-186, 194, 196, 198, 200, 227-252, 279-304, 306, 308, 313, 314, 317, 318, 323, 325, 327, 329, 331, 334, 335 and 338 have been withdrawn without prejudice or disclaimer.

A detailed listing of all claims that are, or were, in the application, irrespective of whether the claims remain under examination in the application, is presented, with an appropriate defined status identifier.

Applicant acknowledges with appreciation the courtesies extended by Examiner Felten to Applicant's representative during an in-person interview conducted on February 15, 2005. During that interview, various novel features of the claims were discussed and the Examiner indicated that the claims seemed to be patentable over the prior art of record.

As mentioned during the interview, all of the independent claims contain one or more of the following features. Specifically, claims 1, 20, 115, 201, 253, 279, 339, and 351 recite a feature that the manner of making transfers preserves an account's interest bearing status regardless of the number of transfers actually made during a month. Claims 50, 79, 143, 159, 214, 266, 345 and 357 recite a feature that more than six transfers are made during a month from an account. These features, the significance of which are better appreciated when viewed in the context of the relevant banking regulations, are not disclosed, taught or suggested by the cited prior art.

Also during that interview, the Examiner indicated that the claims could be amended to include a more specific recitation of the technology involved in some of the method steps. Applicant respectfully disagrees with the suggestion that the unamended claims were in any way improper. However, in order to more rapidly advance prosecution of the pending claims to issuance, Applicant has clarified the pending independent claims in a manner so as to address any potential concerns of the Examiner.

The pending claims are now believed to be in condition for allowance. Applicant respectfully solicits early notification of the same.

The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Respectfully submitted,

Date 3/23/05

By 

FOLEY & LARDNER LLP  
Customer Number: 22428  
Telephone: (202) 672-5485  
Facsimile: (202) 672-5399

William T. Ellis  
Registration No. 26,874